

INCOME CALCULATIONS

“A new Beginning”

WHY A NEW PROCESS?

Rapid Improvement Event (RIE):

- Too many income calculation errors
- Staff training issues
- Long processing times
- Applicants do not bring the correct information
- Customer service issues

PROGRAM BENEFITS

With staff training and ongoing monitoring, LSPs should see these benefits:

- Streamlined income calculations
- Reduced processing time
- Reduced customer confusion
- Better LSP quality assurance (QA) monitoring
- Better LSP error rate
- Reduced remittances by LSPs

TRAINING GOAL

Provide a positive learning environment for each participant so they may gain a basic understanding of the new income calculation method and how it will apply to earned and unearned income.

303 INCOME COMPUTATIONS

The income computation is used to compute points on the benefit matrix.

1. Twelve (12) months of income directly preceding the application date and must include the month of application.
2. This income should be documented in the RIAA income calculator.
3. All income should be calculated based on the application date (for appointments) or the receipt date (for mail-in applications).

303.1 COMPUTATION OF EARNED INCOME

Income may be verified using one of several sources to include:

- Paystub
- W-2
- Wage inquiry
- Written statement from an employer
- Zero Income Affidavit

303.2 COMPUTATION OF UNEARNED INCOME

Unearned (See § 401.2), fixed or non-fluctuating income may be computed in the method above, or by:

- Computing the annual income based on the current month's income times twelve (12)
- This information should be documented in Section 3 of the using the income calculator in RIAA.

402.3 PROFITS FROM SELF EMPLOYMENT

NEW:

If the applicant cannot produce the most recent tax return, the applicant should self-declare income for the previous 12 months and obtain a wage inquiry from DWD.

If the client provides a tax return that is outdated, then the agency may use the business income reported on that tax return but require the client to provide more current wage history via a wage inquiry from DWD.

403.13 UNEMPLOYMENT COMPENSATION

NEW:

For inquiries that document weekly transcripts, the agency should use the positive payment amount, unless the documentation indicates that funds were retracted during the same period.

WHAT'S MISSING?

COLA

Cost of Living Adjustment

INCOME CALCULATION TRAINING

Presented by:

Tangi Jackson-Nibbs

United Way of Central Indiana

Cherelle Prim

United Way of Central Indiana

Lorri Dunwoody

John H. Boner Community Center

CALCULATE INCOME: PAY STUB

Step 1: **Identify** the gross year to date (YTD) income from all paystubs provided.

Step 2: **Add** the YTD income amount together from each of the paystubs.

= Total annual income amount

Do not annualize the income, only use the paystubs provided and any declarations of zero income months reported by the household.

PAY STUB (EXAMPLE 1)

EXAMPLE 1

↑ FOLD AND REMOVE

INDIANAPOLIS, IN 46254

Soc. Sec. #: XXX-XX-XXXX Employee ID: 698

Fire Date: 03/24/14

Status:

Filing Status:

Federal: Single, 6

State: IN, Single, 4

Dept: 84

Pay Period: 11/02/14 to 11/08/14

Check Date: 11/14/14 Check #: 5184007612

NET PAY ALLOCATIONS

DESCRIPTION	CURRENT (\$)	YTD (\$)
Check Amount	173.05	13471.26
Net Pay	173.05	13471.26

EARNINGS

	DESCRIPTION	HRS/ UNITS	RATE	CURRENT (\$)	YTD HRS/ UNITS	YTD (\$)
22	REGULAR	2.00	12.0000	24.00		
84	REGULAR	31.00	12.0000	372.00	1187.40	14008.80
	OVERTIME				81.30	1463.40
	HOLIDAY				24.00	288.00
84	MISCELLANEOUS	7.00	12.0000	84.00	87.00	1044.00
	HOURS WORKED	33.00			1248.70	
	ADJ EARNINGS			480.00		16804.20
	GROSS EARNINGS	40.00		480.00	1359.70	16804.20

DEDUCTIONS

DESCRIPTION	CURRENT (\$)	YTD (\$)
LOAN		350.00
ADVANCE LOAN	250.00	800.00
TOTAL	250.00	1150.00

WITHHOLDINGS

DESCRIPTION	CURRENT (\$)	YTD (\$)
FEDERAL WH		181.29
OASDI	29.76	1041.86
MEDICARE	8.96	243.67
STATE WH IN	13.70	485.01
IN 0049-MARON	6.53	231.11
TOTAL	56.95	2182.94

FOLD AND REMOVE ↑

PAY STUB (EXAMPLE 1)

WAGE DETAILS BY SSN

SSN: (999-99-9999/999999999)

Qtr/Year:	Employer Account #:	Name:	Gross Wages:
2/2014	518633	JOY ADEWOPO	\$6,191.70
1/2014	570350	CAREGIVERS 2 INC	\$352.44 ✓
4/2013	570350	CAREGIVERS 2 INC	\$1,763.13 ✓
3/2013	570350	CAREGIVERS 2 INC	\$3,549.98
2/2013	570350	CAREGIVERS 2 INC	\$2,225.15
1/2013	570350	CAREGIVERS 2 INC	\$1,231.13
4/2012	570350	CAREGIVERS 2 INC	\$2,875.79
3/2012	570350	CAREGIVERS 2 INC	\$2,361.78
2/2012	512831	LGC ASSOCIATES LLC	\$42.75
2/2012	570350	CAREGIVERS 2 INC	\$3,193.41
1/2012	512831	LGC ASSOCIATES LLC	\$431.46
1/2012	570350	CAREGIVERS 2 INC	\$2,766.26
4/2011	512831	LGC ASSOCIATES LLC	\$44.00
4/2011	570350	CAREGIVERS 2 INC	\$2,866.75
3/2011	512831	LGC ASSOCIATES LLC	\$24.00
3/2011	570350	CAREGIVERS 2 INC	\$3,702.11
2/2011	512831	LGC ASSOCIATES LLC	\$123.31
2/2011	570350	CAREGIVERS 2 INC	\$3,706.45
1/2011	570350	CAREGIVERS 2 INC	\$4,060.00
4/2010	570350	CAREGIVERS 2 INC	\$3,819.93
3/2010	437907	NIGHTINGALE HEALTHCARE INC	\$1,625.08
3/2010	570350	CAREGIVERS 2 INC	\$1,602.30
2/2010	437907	NIGHTINGALE HEALTHCARE INC	\$740.55

PAY STUB (EXAMPLE 1)

Income Calculation Report

Today's Date: 8/7/2015

For: _____

Application Date: 11/19/2014

Address: _____

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	Total Paid
[REDACTED]	A	MAR-NOV 2014 (HIRE DATE 3-24-14)	16,804.20	1.00	1.00 Year	11/19/2013	11/18/2014	1.00	16,804.20
	A	1ST QTR 2014	352.44	1.00	1.00 Year	11/19/2013	11/18/2014	1.00	352.44
	A	DEC 2013 - \$1763.13/3=\$587.71	587.71	1.00	1.00 Year	11/19/2013	11/18/2014	1.00	587.71

Signature: _____

Date: __/__/__

Grand Total Income: \$17,744.35

PAY STUB (EXAMPLE 1 WORKSHEET)

Application Date: 11/19/2014

Most recent paystub **Check Date:** 11/14/14

Year to Date (YTD) **Gross wages:** \$16,804.20

Hire date: 3/24/14 (Client has been at this job for 9 months,
March-November 2014)

Client provided a wage inquiry

PAY STUB (EXAMPLE 1 WORKSHEET)

Use the appropriate 3 months to get 12 months of income

- 1/2014 - \$352.44
- 4/2013 - $\$1763.13 \div 3 = \587.71

Sub Total: \$940.15

Add the above together with the paystub YTD wages to get total household income: ($\$16,804.20 + \940.15)

Total= **\$17,744.35**

PAY STUB (EXAMPLE 2)

EMP# 228
CLOCK# 000228
DEPT# 000100
FED S 2
IN S 2
IN-049R 2

Type	Hours	Rate	Earnings	Ded Type	Amount	YTD
REGULAR	64.20	10.0000	642.00	MEALS	24.00	726.00
OVERTIME	3.29	15.0000	49.35	UNIFORM	13.34	70.00
				ADVANCE	0.00	100.00
				LOAN	0.00	192.00
				MISC	0.00	52.50
				Chk-	540.19	0.00
				Total:	577.53	1140.50

INDPLS, IN 46218

Check No: 3986 Date: 12/15/14
This Pay

EARNINGS	691.35	21062.28
FEDERAL	30.10	1291.47
MEDICARE	10.02	305.42
SOC SEC	42.86	1305.87
IN	20.89	650.73
IN049R	9.95	310.07

Net Pay: 540.19

8160 ROCKSTONE III, INC ONE AMERICAN SQUARE, SUITE 140 INDIANAPOLIS, IN 46282
Key: N6Jt-ACfA-eH3a-fh37

Period Start: 11/24/14
Period End: 12/07/14



PAY STUB (EXAMPLE 2)

For:

Address:

Application Date: 12/22/2014

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	Total Paid
	A	DEC 2014 PAYSTUB	21,062.28	1.00	1.00 Year	12/22/2013	12/21/2014	1.00	21,062.28

Signature: _____

Date: __/__/__

Grand Total Income: \$21,062.28

PAY STUB (EXAMPLE 2 WORKSHEET)

- Application Date: 12/22/2014
- Most recent paystub **Check Date:** 12/15/14
- Year to Date (YTD) **Gross wages:** \$21,062.28
- Client has been at this job for 3 years

Total household income = **\$21,062.28**

PAY STUB (EXAMPLE 3)

Allied Solutions
1320 City Center Drive, Suite 300
Carmel, IN 46032

Pay Group: IRG-Allied Regular Paygroup
Pay Begin Date: 12/08/2014
Pay End Date: 12/21/2014

Business Unit: TPIB1
Advice #: 000000001100490
Advice Date: 12/26/2014

Employee ID: 23543
Department: 010-CPI - Customer Service
Location: Carmel - Indiana
Job Title: CSS I
Pay Rate: \$22,850.00 Annual

TAX DATA: Federal IN State
Marital Status: Single n/a
Allowances: 6 1
Addl. Percent:
Addl. Amount:

HOURS AND EARNINGS						TAXES		
Description	Rate	Current Hours	Earnings	Hours	YTD Earnings	Description	Current	YTD
Regular	11.000000	72.18	793.98	358.60	3,944.60	Fed Withholding	10.62	10.62
PTO	11.000000	8.00	88.00	27.72	304.92	Fed MED/EE	11.52	61.93
Overtime	16.500000	0.15	2.48	1.56	25.75	Fed OASDI/EE	49.24	264.79
Loan Servicing Div Emp Incent			50.00		50.00	IN Withholding	25.69	138.66
Holiday 1.5			0.00	8.58	141.57	IN MARION Withholding	12.25	66.08
TOTAL:		80.33	934.46	396.46	4,466.84	TOTAL:	109.32	542.08

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Medical	114.00	159.35				Medical	267.03	373.27
Dental	24.58	34.36				Dental	12.49	17.46
Vision	1.65	2.31				Vision	4.61	6.44
						Basic AD & D	0.21	0.21
						Basic Group Life	1.27	1.27
						Short Term Disability	16.37	16.37
						Long Term Disability	0.90	0.90
TOTAL:	140.23	196.02	TOTAL:	0.00	0.00	*TAXABLE		

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current	934.46	794.23	109.32	140.23	684.91
YTD	4,466.84	4,270.82	542.08	196.02	3,728.74

NET PAY DISTRIBUTION			
Advice	Account Type	Account Number	Deposit Amount
Advice #000000001100490	Checking	XXXXXX9559	684.91
TOTAL:			684.91

MESSAGE:

PAY STUB (EXAMPLE 3)

Allied Solutions
1320 City Center Drive, Suite 300
Carmel, IN 46032

Pay Group: IRG-Allied Regular Paygroup
Pay Begin Date: 01/05/2015
Pay End Date: 01/18/2015

Business Unit: TP1BU
Advice #: 000000001102245
Advice Date: 01/23/2015

[REDACTED]
Indianapolis, IN 46254

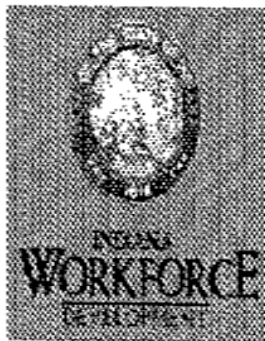
Employee ID: 23543
Department: 010-CP1 - Customer Service
Location: Carmel - Indiana
Job Title: CSS I
Pay Rate: \$22,880.00 Annual

TAX DATA: Federal IN State
Marital Status: Single n/a
Allowances: 6 1
Addl. Percent:
Addl. Amount:

HOURS AND EARNINGS						TAXES		
Description	Rate	Current Hours	Current Earnings	YTD Hours	YTD Earnings	Description	Current	YTD
Regular	11.000000	64.18	705.98	122.34	1,345.74	Fed Withholding	0.00	0.00
PTO	11.000000	15.60	171.60	17.94	197.34	Fed MED/EE	12.03	23.91
Shift Differential	1.100000	79.78	87.76	160.28	176.31	Fed OASDI/EE	51.42	102.22
Shift Overtime	18.150000	1.02	18.51	1.02	18.51	IN Withholding	25.12	50.68
holiday			0.00	20.00	220.00	IN MARION Withholding	13.47	25.65
TOTAL:		160.58	983.85	321.58	1,957.90	TOTAL:	102.04	202.46

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD

PAY STUB (EXAMPLE 3)



Good Afternoon DAVID E HAYES

Tuesday, January 27, 2015

| JWF | Tax | [Help](#) | [Contact](#) | [Resources](#) | [Logout](#)

CLAIMANT MAINTENANCE CLAIM AND CLAIMANT SEARCH

couplink
unemployment program

Either Claimant ID, Claim ID, SSN or Last Name are required for any search. Use as many data elements as possible to narrow the search.

The wildcard character '*' can be used for partial SSN and Last Name searches.

* Claimant ID:

* Claim ID:

* SSN:

* Last Name:

BYB:

Program:

Liable State:

No records matched the search criteria

- Benefits Home
- Search
 - Claim Search
 - Claimant Search
 - Claimants/Employers
 - Claims
 - Fact Finding
 - Issues
 - Notices
 - Weekly Benefits
 - Payments

PAY STUB (EXAMPLE 3)

Income Calculation Report

Today's Date: 8/1/2015

For: [REDACTED]
Address: [REDACTED]

Application Date: 2/10/2015

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	Total Paid
[REDACTED]	A	JAN 2015 PAYSTUB - ALLIED SOLUTIONS	1,957.90	1.00	1.00 Year	2/10/2014	2/9/2015	1.00	1,957.90
	A	DEC 2014 PAYSTUB - ALLIED	4,466.84	1.00	1.00 Year	2/10/2014	2/9/2015	1.00	4,466.84
	L	NO INCOME - FEB 2015, MAR 2014 - SEP 014	0.00	1.00	1.00 Year	2/10/2014	2/9/2015	1.00	0.00

Signature: _____

Date: __/__/__

Grand Total Income: \$6,424.74

PAY STUB (EXAMPLE 3 WORKSHEET)

- Application Date: 02/10/2015
 - Most recent paystub 1 **Check Date:** 12/26/14
 - Most recent paystub 2 **Check Date:** 01/23/15
 - Year to Date (YTD) paystub 1 **Gross wages:** \$4,466.84
 - Year to Date (YTD) paystub 2 **Gross wages:** \$1,957.90
 - Add all paystubs together
 $(\$4,466.84 + \$1,957.90) = \$6,424.74$
 - Client provided a wage inquiry – zero income for Sep-Mar 2014
 - Add paystub 1 + paystub 2 + zero income from wage inquiry
- = Total household income = **\$6,424.74**

SPECIAL NOTE

Applicants who apply January thru May of each program year may provide paystubs from the previous year. In these instances, the intake worker should divide the paystubs from the prior year by the pay month, and only use the number of months from the prior year that are within the 12 months prior to the application date.

CALCULATE INCOME: WAGE INQUIRY

Use the quarters that correspond to 12 months prior to the application date. Wages are listed by quarter and year. The first number is the quarter, and the second number is the year that wages were reported.

1/4- First Quarter 2014

(January through March)

2/4-Second Quarter 2014

(April through June)

3/3-Third Quarter 2014

(July through September)

4/3-Fourth Quarter 2013

(October through December)

CALCULATE INCOME: WAGE INQUIRY

Step 1: **Identify** the gross year to date (YTD) income from all the quarters on the wage inquiry where income is reported during the 12 months prior to the application date.

Step 2: **Add** the YTD income amount together from each of the quarters on the wage inquiry where income is reported during the 12 months prior to the application date.

= Total annual income amount

WAGE INQUIRY (EXAMPLE 4)



Good Afternoon [REDACTED]

Wednesday, November 5, 2014

| CSS | ESS | IWF | Tax | [Help](#) | [Contact](#) | [Resources](#) | [Logout](#)

WAGES: BENEFIT WAGE DETAIL

couplink
unemployment programs

Criteria

SSN: [REDACTED] 6231

Last Name: [REDACTED]

BYE: [REDACTED]

State: [REDACTED]

Search

Clear

Employer Acct: [REDACTED]

Employer Name: [REDACTED]

Location Code: [REDACTED]

Qtr: [REDACTED]

Year: [REDACTED]

Wage Type: [REDACTED]

Benefit Wages

Maintain Records

104 1, 2, 3, 4 PM

Benefits Home

Search

Claimants/Employers

Claims

Pact Finding

Issues

Notices

Weekly Benefits

Payments

Wages

Benefit Wages

Benefit History

DUA Wages

DUA History

FA Blocked Claim

SSN	Last Name	Employer	Class	Qtr	Year	Wage Amount	#	Wage Type	Wage Source	State	Used By	BYE	Season
[REDACTED] 6231	[REDACTED]	PRO RESOURCES INC	REG	3	2014	\$930.00	0	RE		IN			0
[REDACTED] 6231	[REDACTED]	VALUE WORLD INC OF INDIANA	REG	2	2014	\$1,854.19	0	RE		IN			0
[REDACTED] 6231	[REDACTED]	VALUE WORLD INC OF INDIANA	REG	1	2014	\$1,109.25	0	RE		IN			0
[REDACTED] 6231	[REDACTED]	105 S MERIDIAN INC	REG	1	2014	\$340.00	0	RE		IN			0
[REDACTED] 6231	[REDACTED]	105 S MERIDIAN INC	REG	4	2013	\$2,413.36	0	RE		IN			0
[REDACTED] 6231	[REDACTED]	105 S MERIDIAN INC	REG	3	2013	\$50.64	0	RE		IN			0

WAGE INQUIRY (EXAMPLE 4)

Income Calculation Report

Today's Date: 8/1/2015

For: [REDACTED]

Application Date: 11/17/2014

Address: [REDACTED] Indianapolis, IN 46218

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	Total Paid
[REDACTED]	A	3RD QTR 2014	930.00	1.00	1.00 Year	11/17/2013	11/16/2014	1.00	930.00
[REDACTED]	A	2ND QTR 2014	1,854.19	1.00	1.00 Year	11/17/2013	11/16/2014	1.00	1,854.19
[REDACTED]	A	1ST QTR 2014	1,449.25	1.00	1.00 Year	11/17/2013	11/16/2014	1.00	1,449.25
[REDACTED]	A	4TH QTR 2013	2,413.36	1.00	1.00 Year	11/17/2013	11/16/2014	1.00	2,413.36

Signature: _____

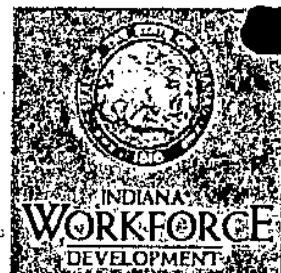
Date: __/__/__

Grand Total Income: \$6,646.80

WAGE INQUIRY (EXAMPLE 4 WORKSHEET)

- Application Date: 11/17/2014
- Client provided a wage inquiry
- Use the appropriate months to get 12 months of income
 - 1/2014 - \$340.00 + \$1,109.25 = \$1,449.25
 - 2/2014 - \$1,854.19
 - 3/2014 - \$930.00
 - 4/2013 - \$2,413.36
- Add each of the quarters together to get total household income: (\$1,449.25 + \$1,854.19 + \$930 + \$2,413.36)
Total = **\$6,646.80**

WAGE INQUIRY (EXAMPLE 5)



Monday, April 6, 2015

| CSS | ESS | IWF | Tax | [Help](#) | [Contact](#) | [Resources](#) | [Logoff](#)

WAGES BENEFIT WAGE DETAIL

couplink
unemployment programs

Criteria

SSN: Last Name: BYE: State:

Employer Acct: Employer Name: Location Code: Qtr: Year: Wage Type:

Benefit Wages

[Maintain Records](#)

MM/DD/YYYY

- Benefits Home
- Search
- Claimants/Employers
- Claims
- Fact Finding
- Issues
- Notices
- Weekly Benefits
- Payments
- Wages
- Benefit Wages
- Benefit History
- DUA Wages
- DUA History
- FA Blocked Claim
- Assignments
- Monetary

SSN	Last Name	Employer	Class	Qtr	Year	Wage Amount	#	Wage Type	Wage Source	State	Used By	BYE	Season
4925		INTEGRITY STAFFING SOLUTIONS I	REG	4	2014	\$38.25	0	RE		IN			0
4925		TODD SAYLOR & ASSOCIATES INC	REG	3	2014	\$3,489.75	0	RE		IN			0
4925		TODD SAYLOR & ASSOCIATES INC	REG	2	2014	\$3,601.13	0	RE		IN			0
4925		TODD SAYLOR & ASSOCIATES INC	REG	1	2014	\$3,338.51	0	RE		IN	IN	08/15/2015	0
4925		FLEET STAFF INC	REG	1	2014	\$4,053.51	0	RE		IN	IN	08/15/2015	0
4925		MOORECO IV INC	REG	4	2013	\$881.16	0	RE		IN	IN	08/15/2015	0

WAGE INQUIRY (EXAMPLE 5)

Income Calculation Report

Today's Date: 8/1/2015

For: [REDACTED]

Application Date: 4/8/2015

Address: [REDACTED], Indianapolis, IN 46235

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	Total Paid
[REDACTED]	L	1ST QTR 2015	0.00	1.00	1.00 Year	4/6/2014	4/5/2015	1.00	0.00
[REDACTED]	A	4TH QTR 2014	38.25	1.00	1.00 Year	4/6/2014	4/5/2015	1.00	38.25
[REDACTED]	A	3RD QTR 2014	3,489.75	1.00	1.00 Year	4/6/2014	4/5/2015	1.00	3,489.75
[REDACTED]	A	2ND QTR 2014	3,001.13	1.00	1.00 Year	4/6/2014	4/5/2015	1.00	3,001.13

Signature: _____

Date: __/__/__

Grand Total Income: \$7,129.13

WAGE INQUIRY (EXAMPLE 5 WORKSHEET)

- Application Date: 04/06/2015
- Client provided a wage inquiry
- Use the appropriate months to get 12 months of income
 - 1/2015 - \$0.00
 - 4/2014 - \$38.25
 - 3/2014 - \$3,489.75
 - 2/2014 - \$3,601.13
- Add each of the quarters together to get total household income: (\$0.00 + \$38.25 + \$3,489.75 + \$3,601.13)

Total = **\$7,129.13**

COMPUTATION OF UNEARNED INCOME

Unearned fixed or non-fluctuating income may be computed in the method above, or by:

Computing the annual income based on the current month's income times twelve (12).

Computing by adding weekly amounts together to get a monthly amount add together to get 12 months.

CALCULATE INCOME: UNEARNED TYPES

- Social Security
- SSI
- SSDI
- TANF

UNEARNED INCOME (EXAMPLE 6)

Your New Benefit Amount

1416724

EXAMPLE 6

BENEFICIARY'S NAME:

Your Social Security benefits will increase by 1.7 percent in 2015 because of a rise in the cost of living. **You can use this letter when you need proof of your benefit amount to receive food, rent, or energy assistance; bank loans; or for other business.** Keep this letter with your important financial records.

How Much Will I Get And When?

- Your monthly amount (before deductions) is
- The amount we deduct for Medicare medical insurance is
(If you did not have Medicare as of Nov. 20, 2014, or if someone else pays your premium, we show \$0.00.)
- The amount we deduct for your Medicare prescription drug plan is
(If you did not elect withholding as of Nov. 1, 2014, we show \$0.00.)
- The amount we deduct for voluntary Federal tax withholding is
(If you did not elect voluntary tax withholding as of Nov. 20, 2014, we show \$0.00.)
- After we take any other deductions, you will receive on or about Jan. 14, 2015.

\$1,571.90
\$104.90

\$0.00

\$0.00

\$1,467.00

If you disagree with any of these amounts, you must write to us within 60 days from the date you receive this letter. We would be happy to review the amounts.

You may receive your benefits through direct deposit, a Direct Express® card, or an Electronic Transfer Account. If you still receive a paper check and want to switch to an electronic payment, please visit the Department of the Treasury's Go Direct website at www.godirect.org.

UNEARNED INCOME (EXAMPLE 6)

Income Calculation Report

Today's Date: 8/5/2015

For: [REDACTED]
Address: [REDACTED]

Application Date: 3/16/2015

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	TotalPaid
[REDACTED]	B	SS AWARD LETTER \$1467 X 12 = \$17,604	1,467.00	12.00	1.00 Year	3/16/2014	3/15/2015	12.00	17,604.00

Signature: _____

Date: __/__/__

Grand Total Income: \$17,604.00

UNEARNED INCOME (EXAMPLE 6 WORKSHEET)

- Application Date: 03/16/2015
- Client provided a 2015 SS Award letter
- Benefit amount \$1,467
- Client has received SS for 12 months
- Multiply benefit amount times 12 to get total household income: (\$1,467 x 12 months)

Total = **\$17,604**

UNEARNED INCOME (EXAMPLE 7)

BENEFICIARY'S NAME:

Your Social Security benefits will increase by 1.7 percent in 2015 because of a rise in the cost of living. **You can use this letter when you need proof of your benefit amount to receive food, rent, or energy assistance; bank loans; or for other business.** Keep this letter with your important financial records.

How Much Will I Get And When?

- | | |
|--|-----------------|
| • Your monthly amount (before deductions) is | <u>\$584.00</u> |
| • The amount we deduct for Medicare medical insurance is
(If you did not have Medicare as of Nov. 20, 2014,
or if someone else pays your premium, we show \$0.00.) | <u>\$0.00</u> |
| • The amount we deduct for your Medicare prescription drug plan is
(If you did not elect withholding as of Nov. 1, 2014, we show \$0.00.) | <u>\$0.00</u> |
| • The amount we deduct for voluntary Federal tax withholding is
(If you did not elect voluntary tax withholding as of
Nov. 20, 2014, we show \$0.00.) | <u>\$0.00</u> |
| • After we take any other deductions, you will receive
on or about Jan. 2, 2015. | <u>\$584.00</u> |

If you disagree with any of these amounts, you must write to us within 60 days from the date you receive this letter. We would be happy to review the amounts.

UNEARNED INCOME (EXAMPLE 7)

Income Calculation Report

Today's Date: 8/11/2015

For: _____

Application Date: 12/23/2014

Address: _____

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	TotalPaid
EVNA L. AARON	B	SS Income	584.00	1.00	1.00 Month	12/23/2013	12/22/2014	12.00	7,008.00

Signature: _____ Date: __/__/__

Grand Total Income: \$7,008.00

UNEARNED INCOME (EXAMPLE 7 WORKSHEET)

- Application Date: 12/23/2014
- Client provided a 2015 SS Award letter
- Benefit amount \$584
- Client has received SS for 12 months
- Multiply benefit amount times 12 to get total household income: (\$584 x 12 months)

Total = **\$7,008**

UNEARNED INCOME (EXAMPLE 8)

ORIGINAL DESTROYED
6615 NORTH POST ROAD
INDIANAPOLIS IN 46216

Social Security Administration Supplemental Security Income Notice of Change in Payment

EXAMPLE 8

Date: December 1, 2013
Claim Number: [REDACTED] 6064 TIF

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
[REDACTED]
INDIANAPOLIS IN 46220-2165

We are writing to tell you about changes in your Supplemental Security Income (SSI) payments. The rest of this letter will tell you more about this change. This letter also includes how to find information about affordable health care.

We explain how we figured the monthly payment amount on the worksheet at the end of this letter. The explanation shows how your income, other than any SSI payments, affects your SSI payment. We include explanations only for months where payment amounts change.

Information About Your SSI Payments

- The amount due you beginning January 2014 will be \$721.00.
- The amount due you is being raised because the law provides for an increase in Supplemental Security Income payments in January 2014 if there was an increase in the cost-of-living during the past year.

UNEARNED INCOME (EXAMPLE 8)

Income Calculation Report

Today's Date: 8/11/2015

For: [REDACTED]

Application Date: 11/17/2014

Address: [REDACTED]

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	TotalPaid
[REDACTED]	E	SSI	721.00	1.00	1.00 Month	11/17/2013	11/16/2014	12.00	8,652.00

Signature: _____

Date: __/__/__

Grand Total Income: \$8,652.00

UNEARNED INCOME (EXAMPLE 8 WORKSHEET)

- Application Date: 11/17/2014
- Client provided a 2014 SSI Award letter
- Benefit amount \$721
- Client has received SSI for 12 months
- Multiply benefit amount times 12 to get total household income: (\$721 x 12 months)

Total = **\$8,652**

UNEMPLOYMENT INCOME (EXAMPLE 9)

WAGE DETAILS BY SSN

SSN: (999-99-9999/9999999999)

Qtr/Year:	Employer Account #:	Name:	Gross Wages:
3/2013	468742	US SECURITY ASSOCIATES INC	\$800.00
2/2013	468742	US SECURITY ASSOCIATES INC	\$2,240.00
1/2013	468742	US SECURITY ASSOCIATES INC	\$4,895.00
4/2012	468742	US SECURITY ASSOCIATES INC	\$6,203.75
3/2012	468742	US SECURITY ASSOCIATES INC	\$5,802.50
2/2012	468742	US SECURITY ASSOCIATES INC	\$7,054.93
1/2012	468742	US SECURITY ASSOCIATES INC	\$5,156.25
4/2011	468742	US SECURITY ASSOCIATES INC	\$6,425.00
3/2011	468742	US SECURITY ASSOCIATES INC	\$6,861.25
2/2011	468742	US SECURITY ASSOCIATES INC	\$6,017.50
1/2011	468742	US SECURITY ASSOCIATES INC	\$5,070.00
4/2010	468742	US SECURITY ASSOCIATES INC	\$5,920.00
3/2010	468742	US SECURITY ASSOCIATES INC	\$6,475.00
2/2010	468742	US SECURITY ASSOCIATES INC	\$6,058.75
1/2010	468742	US SECURITY ASSOCIATES INC	\$4,933.75

UNEMPLOYMENT INCOME (EXAMPLE 9)



Good Afternoon [REDACTED]

Monday, November 10, 2014

[CSS](#) | [ESS](#) | [IWF](#) | [Tax](#) | [Help](#) | [Contact](#) | [Resources](#) | [Logout](#)

PAYMENTS: PAYMENT SUMMARY



Claimant ID: [REDACTED] SSN: [REDACTED] 9515 Name: [REDACTED] Birth Date: 02/14/1956

Claim ID	BYB	BYE	Liab State	Program	Status
Claim: 7326686	06/16/2013	06/14/2014	IN	UI	Expired
Monetary: High	WBA: 213	MBA: 5668	RBA: 0	Fund: UI	

Payment Summary

BWE	Status	Issue Date	File Date	Payment Date	Payment Status	Deductions	Entitlement	Claimant Pay	R01 1 2 1 4 5 6 PM			
04/05/2014	Processed	04/06/2014	04/07/2014				0.00					0.00
03/29/2014	Processed	03/30/2014	03/31/2014	04/01/2014	Issued		218.00 ✓	218.00				0.00
03/22/2014	Processed	03/23/2014	03/23/2014	03/25/2014	Issued		218.00 ✓	218.00				0.00
03/15/2014	Processed	03/16/2014	03/16/2014	03/18/2014	Issued		218.00 ✓	218.00				0.00
03/08/2014	Processed	03/09/2014	03/10/2014	03/11/2014	Issued		218.00 ✓	218.00				0.00
03/01/2014	Processed	03/02/2014	03/02/2014	03/04/2014	Issued		218.00 ✓	218.00				0.00
02/22/2014	Processed	02/23/2014	02/23/2014	02/25/2014	Issued		218.00 ✓	218.00				0.00
02/15/2014	Processed	02/16/2014	02/16/2014	02/19/2014	Issued		218.00 ✓	218.00				0.00
02/08/2014	Processed	02/09/2014	02/09/2014	02/10/2014	Issued		218.00 ✓	218.00				0.00
02/01/2014	Processed	02/02/2014	02/02/2014	02/03/2014	Issued		216.00 ✓	218.00				0.00

- Benefits Home
- Search
- Claimants/Employers
- Claims
- Fact Finding
- Issues
- Notices
- Weekly Benefits
- Payments
- Summary
- Pension Calculator
- Remaining Balance
- Child Support
- Wages
- Monetary
- Charging
- Adjustments
- Overpayments
- BPC Investigations

UNEMPLOYMENT INCOME (EXAMPLE 9)

Good Afternoon [Redacted] Monday, November 10, 2014 | CSS | ESS | IWF | Tax | [Help](#) | [Contact](#) | [Resources](#) | [Logout](#)

PAYMENTS: PAYMENT SUMMARY

COUPLINK
unemployment programs

Claimant ID: [Redacted] SSN: [Redacted] Name: [Redacted] Birth Date: [Redacted] Search Clear

Claim ID: [Redacted] BYB: [Redacted] BYE: [Redacted] Liable State: [Redacted] Program: [Redacted] Status: [Redacted]

Claim: 7326686 06/16/2013 06/14/2014 IN U1 Expired SW

Monetary: High MDA: 219 MDA: 5668 RDA: 0 Fund: UI

Payment Summary

	BWE	Status	Issue Date	File Date	Payment Date	Payment Status	Deductions	Entitlement	Claimant Pay	FAC	Adjust	OAR
06/14/2014	Processed	06/15/2014	06/16/2014				0.00					0.00
06/07/2014	Processed	06/08/2014	06/13/2014				0.00					0.00
05/31/2014	Processed	06/01/2014	06/01/2014				0.00					0.00
05/24/2014	Processed	05/25/2014	05/26/2014				0.00					0.00
05/17/2014	Processed	05/18/2014	05/19/2014				0.00					0.00
05/10/2014	Processed	05/11/2014	05/12/2014				0.00					0.00
05/03/2014	Processed	05/04/2014	05/05/2014				0.00					0.00
04/26/2014	Processed	04/27/2014	04/28/2014				0.00					0.00
04/19/2014	Processed	04/20/2014	04/20/2014				0.00					0.00
04/12/2014	Processed	04/13/2014	04/13/2014				0.00					0.00

IDE 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100

UNEMPLOYMENT INCOME (EXAMPLE 9)



Good Afternoon [REDACTED]

Monday, November 10, 2014

| CSS | ESS | IWF | Tax | [Help](#) | [Contact](#) | [Resources](#) | [Logoff](#)

PAYMENTS: PAYMENT SUMMARY



Claimant ID: SSN: Name: Birth Date:

Claim ID BYB BYE Liab State Program Status

Claim:

Monetary: WBA: MDA: RBA: Fund:

Payment Summary

- Benefits Home
- Search
- Claimants/Employers
- Claims
- Fact Finding
- Issues
- Notices
- Weekly Benefits
- Payments
- Summary
- Pension Calculator
- Remaining Balance
- Child Support
- Wages
- Monetary
- Charging
- Adjustments
- Overpayments
- BPC Investigations

	BWE	Status	Issue Date	File Date	Payment Date	Payment Status	Deductions	Entitlement	Claimant Pay	K01 1, 2, 3, 4, 5, 6 P01		
										FAC	Adjust	OAR
<input checked="" type="radio"/>	06/14/2014	Processed	06/15/2014	06/16/2014				0.00				0.00
<input type="radio"/>	06/07/2014	Processed	06/08/2014	06/13/2014				0.00				0.00
<input type="radio"/>	05/31/2014	Processed	06/01/2014	06/01/2014				0.00				0.00
<input type="radio"/>	05/24/2014	Processed	05/25/2014	05/26/2014				0.00				0.00
<input type="radio"/>	05/17/2014	Processed	05/18/2014	05/19/2014				0.00				0.00
<input type="radio"/>	05/10/2014	Processed	05/11/2014	05/12/2014				0.00				0.00
<input type="radio"/>	05/03/2014	Processed	05/04/2014	05/05/2014				0.00				0.00
<input type="radio"/>	04/26/2014	Processed	04/27/2014	04/28/2014				0.00				0.00
<input type="radio"/>	04/19/2014	Processed	04/20/2014	04/20/2014				0.00				0.00
<input type="radio"/>	04/12/2014	Processed	04/13/2014	04/13/2014				0.00				0.00

UNEMPLOYMENT INCOME (EXAMPLE 9)

Income Calculation Report

Today's Date: 8/10/2015

For: [REDACTED]

11/12/2014

Application Date: [REDACTED]

Address: [REDACTED]

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	TotalPaid
[REDACTED]	D	1- payment for April	218.00	1.00	1.00 One-Time	4/1/2014	4/1/2014	1.00	218.00
	D	Payments February - March	218.00	8.00	1.00 One-Time	2/3/2014	3/25/2014	8.00	1,744.00
	D	December payment	218.00	1.00	1.00 One-Time	12/11/2013	12/11/2013	1.00	218.00

Signature: _____

Date: __/__/__

Grand Total Income: \$2,180.00

UNEMPLOYMENT INCOME (EXAMPLE 9 WORKSHEET)

- Application Date: 11/12/2014
- Client provided an unemployment inquiry printout and a wage inquiry
- Use the gross amount which is the “entitlement” or “weekly benefit “amount for unemployment
- Use payment date when counting the number of payments received in a 12 month period
- Count all unemployment payments for 12 months prior to the application date

UNEMPLOYMENT INCOME (EXAMPLE 9 WORKSHEET)

- Take the weekly payments and multiply by total number received during 12 months
 - $\$218 \times 1 = \218 (1 payment in April)
 - $\$218 \times 8 = \$1,744$ (8 payments Feb-Mar)
 - Zero Payment for January
 - $\$218 \times 1 = \218 (1 payment in Dec)
- Add all amounts together to get total:
 - $\$218 + \$1,744 + 0 + \$218 = \$2,180$
- Client provided a wage inquiry with zero income to complete 12 months of income

Total household income is **\$2,180**

UNEMPLOYMENT INCOME

(EXAMPLE 10)



Monday, November 10, 2014

[CSS](#) | [ESS](#) | [IWF](#) | [Tax](#) | [Help](#) | [Contact](#) | [Resources](#) | [Logoff](#)

PAYMENTS: PAYMENT SUMMARY

couplink
unemployment program

Claimant ID: [REDACTED]

SSN: [REDACTED] 4125

Name: [REDACTED]

Birth Date: 08/10/1971

Claim To BYB BYE Liab State Program Status

Claim: 7767412 09/07/2014 09/05/2015 IN UI Open

Monetary: High WBA: 231 MBA: 6006 RBA: 4389 Fund: UI

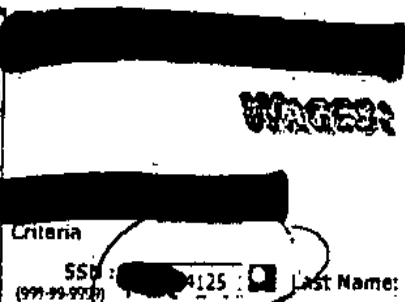
Payment Summary

- Benefits Home
- Search
- Claimants/Employers
- Claims
- Fact Finding
- Issues
- Notices
- Weekly Benefits
- Payments
- Summary
- Pension Calculator
- Remaining Balance
- Child Support
- Wages
- Monetary
- Charging

BWE	Status	Issue Date	File Date	Payment Date	Payment Status	Deductions	Entitlement	Claimant Pay	FAC	Adjust	OAR
11/08/2014	Pending	11/09/2014									
11/01/2014	Processed	11/02/2014	11/03/2014	11/04/2014	Issued	231.00		199.00			0.00
10/25/2014	Processed	10/26/2014	10/27/2014	10/28/2014	Issued	231.00		199.00			0.00
10/18/2014	Processed	10/19/2014	10/20/2014	10/21/2014	Issued	231.00		199.00			0.00
10/11/2014	Processed	10/12/2014	10/13/2014	10/14/2014	Issued	231.00		199.00			0.00
10/04/2014	Processed	10/05/2014	10/06/2014	10/07/2014	Issued	231.00		199.00			0.00
09/27/2014	Processed	09/28/2014	09/29/2014	10/01/2014	Issued	231.00		199.00			0.00
09/20/2014	Processed	09/21/2014	09/22/2014	10/01/2014	Issued	231.00		199.00		Yes	0.00
09/13/2014	Waiting Week	09/14/2014	09/15/2014			-110.00	0.00			Yes	0.00



Indiana Housing & Community Development Authority



[CSS](#) | [ESS](#) | [IWF](#) | [Tax](#) | [Help](#) | [Contact](#) | [Resources](#) | [Logoff](#)

couplink
unemployment programs

1, 2, 3, 4, 5 & 6

- ▶ Issues
- ▶ Notices
- ▶ Weekly Benefits
- ▶ Payments
- ▶ Wages
- ▶ Benefit Wages
- ▶ Benefit History
- ▶ DUA Wages

UNEMPLOYMENT INCOME (EXAMPLE 10)

Income Calculation Report

Today's Date: 8/5/2015

For:

Address:

Application Date: 11/10/2014

Income Details

Member		Description	Amount	How Often	Every	Start Date	End Date	# Paid	TotalPaid
	D	SEP-NOV 2014 7 X \$231 = \$1617	1,617.00	1.00	1.00 Year	11/10/2013	11/9/2014	1.00	1,617.00
	A	3RD QTR 2014 - 4TH QR 2013	19,963.64	1.00	1.00 Year	11/10/2013	11/9/2014	1.00	19,963.64

Signature: _____

Date: __/__/__

Grand Total Income: \$21,580.64

UNEMPLOYMENT INCOME (EXAMPLE 10 WORKSHEET)

- Application Date: 11/10/2014
- Client provided an unemployment inquiry printout and a wage inquiry
- Use the gross amount which is the “entitlement” or “weekly benefit” amount for unemployment
- Use payment date when counting the number of payments received in a 12 month period

UNEMPLOYMENT INCOME (EXAMPLE 10-WORKSHEET)

- Count all unemployment payments for 12 months prior to the application date
- Take the weekly payments and multiply by total number received during 12 months
 - $\$231 \times 7 = \$1,617$ (7 payments in Oct-Nov)
- Client provided a wage inquiry with zero income to complete 12 months of income
 - 3/4 - \$5,173.60
 - 2/4 - \$5,422.44
 - 1/4 - \$6,513.96
 - 4/3 - \$6,940.92
- Add all amounts together to get total household income:
($\$1,617 + \$5,173.60 + \$5,422.44 + \$6,513.96 + \$6,940.92$)

Total = **\$25,667.92**

CONCLUSION

We encourage all LSPs to develop training materials and procedures for staff to be successful using the new income calculation method.